

Information to identify the case:

Debtor 1	<u>William E. Mansberry</u>	Social Security number or ITIN	xxx-xx-8338
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ashley R. Mansberry</u>	Social Security number or ITIN	xxx-xx-6007
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24604-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William E. Mansberry

Ashley R. Mansberry

4/8/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William E. Mansberry
 Ashley R. Mansberry
 Debtors

Case No. 19-24604-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 25

Date Rcvd: Apr 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2020.

db/jdb	+William E. Mansberry, Ashley R. Mansberry, 800 Morgantown Road, Uniontown, PA 15401-5261
15164039	Citibank, P.O. Box 790110, Saint Louis, MO 63179-0110
15172231	+KML Law Group, P.C., Suite 5000--The BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
15164052	PennyMac Loan Services, P.O. Box 961282, Fort Worth, TX 76161-0282
15172232	Weltman, Weinberg & Reis, 436 Seventh Avenue--Suite 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 09 2020 04:19:36 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: PRA.COM Apr 09 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15164035	EDI: GMACFS.COM Apr 09 2020 07:53:00 Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
15164040	EDI: CKSFINANCIAL.COM Apr 09 2020 07:53:00 CKS Financial, P.O. Box 2856, Chesapeake, VA 23327-2856
15164036	EDI: CAPITALONE.COM Apr 09 2020 07:53:00 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15164037	+E-mail/Text: bankruptcy@cavps.com Apr 09 2020 04:19:57 Cavalry Portfolio Services, 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-2322
15164041	EDI: DISCOVER.COM Apr 09 2020 07:53:00 Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
15164042	EDI: FORD.COM Apr 09 2020 07:53:00 Ford Motor Credit Company, LLC, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962
15164043	E-mail/Text: bk@freedomfinancialnetwork.com Apr 09 2020 04:19:06 Freedom Plus, 4940 South Wendler Drive #210, Tempe, AZ 85282
15164044	EDI: RMSC.COM Apr 09 2020 07:53:00 JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15164038	EDI: JPMORGANCHASE Apr 09 2020 07:53:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
15164045	+E-mail/Text: bk@lendingclub.com Apr 09 2020 04:20:02 Lending Club Corporation, 71 Stevenson Street--Suite 300, San Francisco, CA 94105-2934
15164046	EDI: RMSC.COM Apr 09 2020 07:53:00 Levin Furniture/Synchrony Bank, Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064
15164047	EDI: RMSC.COM Apr 09 2020 07:53:00 Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15164048	+EDI: TSYS2.COM Apr 09 2020 07:53:00 Macy's, Bankruptcy Processing, P.O. Box 8066, Mason, OH 45040-8066
15164049	E-mail/PDF: MerrickBKNotifications@Resurgent.com Apr 09 2020 04:23:06 Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15164050	+EDI: AGFINANCE.COM Apr 09 2020 07:53:00 One Main Financial, 575 Morgantown Road, Uniontown, PA 15401-5431
15164051	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 09 2020 04:19:35 PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15164997	+EDI: RMSC.COM Apr 09 2020 07:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15164053	+EDI: BLUESTEM Apr 09 2020 07:53:00 WebBank, 215 South State Street--Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PENNYMAC LOAN SERVICES, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Apr 08, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. on behalf of Joint Debtor Ashley R. Mansberry COZ@Zeblaw.com,
Lori@Zeblaw.com,Janet@Zeblaw.com

Charles O. Zebley, Jr. on behalf of Debtor William E. Mansberry COZ@Zeblaw.com,
Lori@Zeblaw.com,Janet@Zeblaw.com

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com
TOTAL: 5